

## TOP TIPS TO AVOID LEGAL TANGLES

### SEPARATION OR DIVORCE

- Organize your documents.
- Close all joint accounts.
- Create a new financial plan.
- Seek legal assistance in drafting separation agreement.
- Review credit report for discrepancies and/or unknown trade lines.
- Retitle property to reflect any changes in ownership.
- When divorce is final, review wills, powers of attorney, and beneficiaries declarations and change as necessary.
- Set new goals.

### CHILD SUPPORT

- If you are responsible for child support, pay it, and keep a record of all payments made.
- If paternity is in question, get a paternity test. Refrain from taking any action that can be construed as child support, it may be considered to establish paternity.
- If you are due child support and it is not being paid, visit your local child support enforcement office and seek assistance.
- An involuntary allotment for back child support will take priority over all other debts, save those owed to the government.

### CONTRACTS

- Read the fine print
- Get everything in writing -- no verbal promises
- Don't sign anything if you don't fully understand what it is for and what it does.
- Understand all the terms of the contract -- ask questions.
- Before signing any contract, but especially on for a vehicle purchase, take a copy of the unsigned contract to NLSO to have an attorney check it out.
- Be sure the whole contract is filled in -- leave no blanks.
- A contract is a legally binding agreement -- if the seller wants to cancel the existing contract, change some of the terms (such as the interest rate) and sign a new one, you have the right stay with the original contract if signed by both parties.

- Cancellation of a contract needs the agreement of both parties. Get it in writing, and deliver it via certified mail.

### LANDLORD/TENANT TRANSACTIONS

- Get a written lease -- do not accept oral promises.
- Ensure there is a military clause in the lease.
- Get renters insurance to protect your property, whether you are renting or living in government quarters.
- Thoroughly inspect the property before moving in and note IN WRITING any discrepancies. Retain list for when you vacate. Take pictures or videos.

### WARANTIES

- Read any warranty and know what is covered.
- Seriously scrutinize any offers of extended warranties -- Service Contracts. You probably don't need it.
- Inspect anything you are going to purchase "As Is". What you see is what you get, and what you DON'T see is what you get (especially when it comes to used cars).
- When something goes wrong with an item, take action while the warranty is in effect.

### SOLDIERS' AND SAILORS' CIVIL RELIEF ACT

- If you think you have a defense under the SSCRA, consult a NLSO attorney.

### CREDIT AND COLLECTIONS

- Make sure all finance contracts include the Federal Truth In Lending information: annual percentage rate, finance charge, amount financed, total of payments.
- If wrong information is on your credit report, dispute it.
- Report any loss or theft of credit or debit cards as soon as you realize they are missing.
- If third party collection agents are harassing you, ask them to stop calling you. Seek debt management counseling.
- Avoid letters of indebtedness to the command by developing and using a personal financial plan and keeping debts payments down to an affordable level.

## The United States Navy

Throughout its history, the Navy has successfully met all its challenges. America's naval service began during the American Revolution, when on Oct. 13, 1775, the Continental Congress authorized a few small ships. Creating the Continental Navy. Esek Hopkins was appointed commander in chief and 22 officers were commissioned, including John Paul Jones.

From those early days of naval service, certain bedrock principles or core values have carried on to today. They consist of three basic principles.

**Honor:** "I will bear true faith and allegiance ..." Accordingly, we will: Conduct ourselves in the highest ethical manner in all relationships with peers, superiors and subordinates; Be honest and truthful in our dealings with each other, and with those outside the Navy; Be willing to make honest recommendations and accept those of junior personnel; Encourage new ideas and deliver the bad news, even when it is unpopular; Abide by an uncompromising code of integrity, taking responsibility for our actions and keeping our word; Fulfill or exceed our legal and ethical responsibilities in our public and personal lives twenty-four hours a day. Illegal or improper behavior or even the appearance of such behavior will not be tolerated. We are accountable for our professional and personal behavior. We will be mindful of the privilege to serve our fellow Americans.

**Courage:** "I will support and defend ..." Accordingly, we will have: courage to meet the demands of our profession and the mission when it is hazardous, demanding, or otherwise difficult; Make decisions in the best interest of the navy and the nation, without regard to personal consequences; Meet these challenges while adhering to a higher standard of personal conduct and decency; Be loyal to our nation, ensuring the resources entrusted to us are used in an honest, careful, and efficient way. Courage is the value that gives us the moral and mental strength to do what is right, even in the face of personal or professional adversity.

**Commitment:** "I will obey the orders ..." Accordingly, we will: Demand respect up and down the chain of command; Care for the safety, professional, personal and spiritual well-being of our people; Show respect toward all people without regard to race, religion, or gender; Treat each individual with human dignity; Be committed to positive change and constant improvement; Exhibit the highest degree of moral character, technical excellence, quality and competence in what we have been trained to do. The day-to-day duty of every Navy man and woman is to work together as a team to improve the quality of our work, our people and ourselves.

**These are the CORE VALUES of the United States Navy.**

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